

SERFF Tracking Number: PRUD-126510578 State: Arkansas
Filing Company: Pruco Life Insurance Company State Tracking Number: 44936
Company Tracking Number: 0168090-00001-00 LB - AR PRU
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: 0168090-00001-00 LB - AR Pru
Project Name/Number: 0168090-00001-00 LB - AR Pru/0168090-00001-00 LB - AR Pru

Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: 0168090-00001-00 LB - AR Pru SERFF Tr Num: PRUD-126510578 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Filed- Closed State Tr Num: 44936

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: 0168090-00001-00 LB State Status: Filed-Closed - AR PRU

Filing Type: Form

Reviewer(s): Linda Bird

Author: Andrea Knazik

Disposition Date: 02/23/2010

Date Submitted: 02/22/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 0168090-00001-00 LB - AR Pru

Status of Filing in Domicile: Not Filed

Project Number: 0168090-00001-00 LB - AR Pru

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/23/2010

Explanation for Other Group Market Type:

State Status Changed: 02/23/2010

Deemer Date:

Created By: Andrea Knazik

Submitted By: Andrea Knazik

Corresponding Filing Tracking Number:

0168090-00001-00 LB - AR Pru

Filing Description:

see cover letter attached

Company and Contact

Filing Contact Information

Louis Bunosso, Manager, Annuities

louis.bunosso@prudential.com

Compliance

Prudential

203-944-7522 [Phone]

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1 Corporate Dr.
Shelton, CT 06484-6208

Filing Company Information

Pruco Life Insurance Company	CoCode: 79227	State of Domicile: Arizona
751 Broad Street	Group Code: 304	Company Type: Life
Newark, NJ 07102-3777	Group Name:	State ID Number:
(973) 802-6000 ext. [Phone]	FEIN Number: 22-1944557	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$50.00	02/22/2010	34345562

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	02/23/2010	02/23/2010

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Disposition

Disposition Date: 02/23/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	cover letter	Yes	Yes
Form	HD6 Plus Video Script PPR [3/15/2010]	Yes	Yes

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Form Schedule

Lead Form Number: 0168090-00001-00 LB - AR Pru

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	0168090-00001-00	Advertising HD6 Plus Video Script PPR [3/15/2010]	Initial		0.000	0168090-00001-00.pdf

TITLE: HIGHEST DAILY LIFETIMESM 6 PLUS

HOW TO HELP INCREASE YOUR INCOME FOR RETIREMENT AND GUARANTEE IT LASTS A LIFETIME

TITLE FADES. SPOKESMAN APPEARS

SPOKESMAN: All the ups and downs of the financial markets can make anyone anxious. *Especially* if you're in or nearing The Retirement Red Zone—what Prudential calls the critical years before and after you retire.

SUPER: The Retirement Red Zone[®]

GRAPHIC: Critical Years BEFORE and AFTER Retirement

That's when even short-term losses can have a huge impact on your retirement security. But now there's a way to help increase your income for retirement, help protect it, and guarantee that income lasts a lifetime:

SUPER: Help increase your retirement income

SUPER: Help protect it

SUPER: Guarantee it lasts a lifetime

It's an innovative new optional benefit, available on variable annuities from the Prudential companies, called Highest Daily Lifetime 6 Plus.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

SUPER: HIGHEST DAILY LIFETIMESM 6 PLUS

With it, you can take advantage of powerful guarantees that can help create the security you're looking for. That's valuable news for everyone in or nearing The Retirement Red Zone.

SUPER: Powerful guarantees

SUPER: Security for retirement

HD Lifetime 6 Plus is available for a fee starting at age 45. In this eight-minute video, we'll show you how a variable annuity with HD Lifetime 6 Plus could help make retirement the best years of your life.

All references to account value assume no investment in any available Market Value Adjustment Options.

Variable annuities offered by Prudential Financial companies are available at a total annual insurance cost of 0.55% to 1.85% with an additional fee related to the professionally managed investment options. HD Lifetime 6 Plus is available for an additional annual fee of 0.85% based on the greater of the Account Value and the Protected Withdrawal Value.

TAB: What to Know First

TITLE: WHAT YOU SHOULD KNOW FIRST

SPOKESMAN: Here's what you need to know first about HD Lifetime 6 Plus. Working with your financial professional, evaluate the retirement savings you've already accumulated. Then decide what would be an appropriate portion to roll over into a variable annuity with this benefit.

SUPER: RETIREMENT SAVINGS

SUPER: Annuity with HD LIFETIMESM 6 PLUS

GRAPHIC: Illustrates money moving from retirement savings into an annuity with HD Lifetime 6 PLUS.

SUPER: What is a Variable Annuity?

What is a variable annuity? It's a contract with an insurance company that's appropriate for long-term investing and designed for retirement purposes. You place money in professionally managed investment portfolios where it can accumulate tax-deferred. When you retire, your savings can be used to generate a stream of regular income payments that can be guaranteed for life. Also, death benefit protection is available for your beneficiaries.

SUPER: • For long-term investing

SUPER: • Designed for retirement

SUPER: • Accumulates tax-deferred

SUPER: • Guaranteed lifetime income

SUPER: • Death benefit protection available

Your financial professional can help you choose the variable annuity that's right for you. With this innovative benefit option, he or she can help you select a range of portfolios based on your investment goals, time horizon and risk tolerance. You can diversify by blending traditional asset classes such as stocks, bonds, and cash with non-traditional asset classes that don't necessarily move in step with stocks and bonds. Being diversified helps you manage risk.

SUPER: Investment Goals

SUPER: Time Horizon

SUPER: Risk Tolerance

GRAPHIC: Traditional asset classes pop on screen according to VO

SUPER: Traditional Asset Classes

FOOTNOTE: This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value or the performance of any investment.

SUPER: Stocks Bonds Cash

SUPER: Non-Traditional Asset Classes

This technique, called asset allocation...

...can help reduce the impact of market volatility on your portfolio and help increase your potential return over time.

SUPER: Asset Allocation

GRAPHIC: Asset classes form into pie chart with many slices

FOOTNOTE: Asset allocation does not ensure a profit or protect against loss. Certain asset allocation portfolios may not be available with optional benefits. Alternative investments are speculative and include a high degree of risk.

FOOTNOTE: Alternative investments are suitable only for long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time.

To help streamline the process, Prudential offers a broad variety of asset allocation portfolios that can match your needs. Your financial professional can help you choose from one or more of these portfolios, which are managed by well-regarded investment managers.

GRAPHIC: Pie charts multiply – each illustrating a different mix of asset classes.

SUPER: Choose from a broad array of professionally managed portfolios

That's how to get started. Now let's learn about the growth guarantee that can help increase your income for retirement, whether the markets are up or down.

TAB: How to Guarantee Growth of Your Protected Withdrawal Value for Retirement Income Purposes

TITLE: HOW TO GUARANTEE GROWTH OF YOUR PROTECTED WITHDRAWAL VALUE FOR RETIREMENT INCOME PURPOSES (WHETHER MARKETS MOVE UP OR DOWN)

SPOKESMAN: When you're planning for retirement, it's only natural to be concerned about volatility in the financial markets...

...and what it might do to your retirement.

GRAPHIC: Graph builds on screen beside spokesman

Yes, there'll be up days and down days, just like any variable investment.

SUPER: HD LIFETIMESM 6 PLUS

GRAPHIC: Graph growing behind spokesman

But when you add HD Lifetime 6 Plus...

SUPER: Account Value

GRAPHIC: Zoom into graph illustrating account value with moderate volatility

...every day your account value reaches a new high...

SUPER: Every day a new high... SUPER: Every day a new high is locked in

FOOTNOTE: This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value or the performance of any investment.

GRAPHIC: Graph that illustrates account value moving up, highlighting new highs as they're reached.

...that value is locked in and guaranteed to provide retirement income later when you're ready to take withdrawals.

GRAPHIC: Lock Appears on Newest High

Better yet, every time you lock in a new high, you automatically begin adding 6% annual compounded growth on top of that value.

SUPER: +6% Guaranteed Annual Compounded Growth

GRAPHIC: At highest account value we add "6% guaranteed annual compounded growth"

The sum of your highest locked-in amount plus the 6% compounded growth is called your Protected Withdrawal Value. This is the amount used to calculate your monthly payments in retirement. The higher your Protected Withdrawal Value, the higher your monthly payments will be.

SUPER: Protected Withdrawal Value

GRAPHIC: Highest locked-in amount + 6% compounded growth = Protected Withdrawal Value

SUPER: Actual Account Value

The Protected Withdrawal Value is a separate value from your annuity's Account Value and is only available through withdrawals, not as cash or a lump sum. However, if you need to access your Account Value, it's available at any time, subject to contract terms.

SUPER: Access to your Account Value is available at any time

SUPER: Talk to your financial professional and read the prospectus carefully

It's important to understand that withdrawals or surrenders may be subject to a surrender charge and ordinary income tax. If made before age fifty-nine and a half, withdrawals and distributions may be subject to an additional ten percent income tax penalty.

FOOTNOTE: For tax purposes, withdrawals are considered to be gains out first, and can reduce your living benefit, death benefit and account value.

Note that your investment return and principal value will fluctuate with the markets, so that your actual Account Value, when redeemed, may be worth more or less than its original cost. But even if the markets decline, your Protected Withdrawal Value is always locked in and growing.

SUPER: Your Protected Withdrawal Value is always locked in and growing

And each time your Account Value hits a new high, Prudential locks in that high and begins adding more guaranteed growth, until your first lifetime withdrawal.

FOOTNOTE: Lifetime withdrawals refer to any withdrawals taken once you begin annual income under the benefit.

SUPER: New Highs = More Income

No other annuity benefit locks in your investment's highs 100% of the time for retirement income purposes and never gives them back. Even if the markets go down, your Protected Withdrawal Value is guaranteed.

SUPER: Lock in your highs 100% of the time!

How does Prudential offer protection against market downturns? During periods of market decline, a portion of your Account Value may be automatically transferred from the variable, stock-based portfolios you selected to an investment-grade bond portfolio. When markets move up, money may be transferred back. This process could limit somewhat your ability to benefit from market recoveries, but it does help protect against market volatility and help reduce risk.

SUPER: Protection Against Market Downturns

SUPER: When markets are down... Stock-based Portfolio < > Bond Portfolio

SUPER: When markets move up... Bond Portfolio < > Stock-based Portfolio

So what happens when it's time to retire? Let's talk about how HD Lifetime 6 Plus can generate guaranteed income for life.

FOOTNOTE: It is important to understand that formula transfers within your account are specific to the performance of your chosen investment options, as well as how long you have owned the benefit. Please click the "What is a VA?" button on the menu screen for complete formula details.

TAB: How to Guarantee Lifetime Income

TITLE: HOW TO GUARANTEE LIFETIME INCOME

SPOKESMAN: Once you retire, it's time to put HD Lifetime 6 Plus to work creating regular annual income you can live on. Annuities from Prudential companies with HD Lifetime 6 Plus can provide guaranteed annual income...

SUPER: Guaranteed Annual Income

SPOKESMAN: ...based on a percentage of your actual Account Value or your Protected Withdrawal Value, whichever is higher.

GRAPHIC: Graph illustrating Account Value and Protected Withdrawal Value, with the PWV being higher

How much income will you receive? Depending on your age when you begin taking withdrawals, you'll receive four, five, or six per cent of your Protected Withdrawal Value as annual retirement income as long as you live. Withdrawals can begin at anytime.

SUPER: 4% - 6% Annual Income Payments Guaranteed

That money comes from your actual Account Value. But even if your account balance goes to zero, you'll still get the same annual income payment guaranteed for life.

GRAPHIC: Graph illustrating Account Value line going to zero and the PWV still higher

FOOTNOTE: This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual Account Value or the performance of any investment. If an excess withdrawal reduces your Account Value to zero, no further amount would be payable under the benefit.

SUPER: Guaranteed Income for Life

Here's one more important guarantee. Suppose you delay your lifetime withdrawal for the first 10 or 20 years you hold the annuity benefit. In that case, your Protected Withdrawal Value is guaranteed to be at least 200% or 400%, respectively, of your starting Account Value.

SUPER: Guaranteed Growth if you Delay Withdrawal

SUPERS: 10 Years: \$100,000 grows at least 200% to \$200,000

20 Years: \$100,000 grows at least 400% to \$400,000

CAPTION: Examples (as a percentage of your Starting Account Value)

Thanks to HD Lifetime 6 Plus, investing for retirement doesn't have to be a time of anxiety.

TAB: Recap

TITLE: QUICK RECAP

SPOKESMAN: Let's quickly recap everything you get with HD Lifetime 6 Plus:

A guarantee that your Protected Withdrawal Value will keep growing, no matter what the market is doing.

SUPER: HD LIFETIMESM 6 PLUS

SUPER: • Guaranteed Income Growth

A guarantee that will generate annual retirement income no matter how long you live.

SUPER: • Guaranteed Lifetime Payments

And flexibility, knowing you don't have to give up all control of your retirement savings.

SUPER: • Flexibility With Your Retirement Savings

No other retirement solution available today can do all that.

And it's brought to you by the Prudential companies, part of a Rock Solid organization with over 133 years of experience helping people grow and protect their wealth.

GRAPHIC: Prudential logo*

SUPER: 133 years of experience in helping to grow and protect wealth

SUPER: Helping customers secure their retirement

SPOKESMAN: Before investing, you should consider the investment objectives, risks, charges and expenses of the annuity and its investment options. Ask your financial professional for a free prospectus containing this information and read it carefully.

SUPER: Ask your financial professional for a prospectus or see prospectus on the CD

Talk to your financial professional today about how adding HD Lifetime 6 Plus to a variable annuity from the Prudential companies can help secure your retirement.

SUPER: HD LIFETIMESM 6 PLUS

SUPER: Talk to Your Financial Professional Today

(LOGO)

Issued on riders: P-RID-HD6(2/10), et al or state variation thereof.
0168090-00001-00 Ed. 3/2010

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a for advertising		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: n/a for advertising		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: cover letter		
Comments:		
Attachment:		
LB Cover letter -168090-00001-00 AR.pdf		



Louis Bunosso
Manager, Compliance

Prudential Annuities
One Corporate Drive
Shelton, CT 06484
Tel (203) 402-1460

February 22, 2010

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: **Advertising Materials:**
Pruco Life Insurance Co. NAIC #79227

To Whom It May Concern:

On behalf of Pruco Life Insurance Co, wholly owned subsidiary of The Prudential Insurance Company of America, and pursuant to applicable State requirements, I am enclosing the following advertising material(s):

Control #	Material Title	Edition Date
0168090-00001-00	HD6 Plus Video Script PPR [3/15/2010]	3/2010

Please let me know if you require any additional information.

Sincerely,

Louis Bunosso
Manager, Compliance

Encl.